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UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

830223

PHELAN HALLINAN DIAMOND & JONES, PC

1617 JFK Boulevard, Suite 1400 Philadelphia, PA 19103

856-813-5500

Attorneys for Secured Creditor: Freedom Mortgage

Corporation

In Re:

ROBINSON ROSARIO

Order Filed on January 16, 2020 by Clerk U.S. Bankruptcy Court District of New Jersey

Case No: 19-26982 - VFP

Hearing Date: 01/16/2020

Judge: Vincent F. Papalia

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

The consent order set forth on the following pages, numbered two (2) and three (3) is hereby **ORDERED**.

DATED: January 16, 2020

Honorable Vincent F. Papalia United States Bankruptcy Judge NJID 830223
PHELAN HALLINAN DIAMOND & JONES, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103
856-813-5500
Attorneys for Freedom Mortgage Corporation

UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF NEW JERSEY

IN RE:

ROBINSON ROSARIO CASE NO. 19-26982 - VFP

CHAPTER 13

Debtors

CONSENT ORDER RESOLVING OBJECTION TO CONFIRMATION

HEARING DATE: 01/16/2020

This Consent Order pertains to the property located at 179 Cambridge Avenue, Garfield, NJ 07026, mortgage account ending with "2629";

THIS MATTER having been brought before the Court by, Roman Akopian, Esquire attorney for debtors, Robinson Rosario, upon the filing of a Chapter 13 Plan, Freedom Mortgage Corporation by and through its attorneys, Phelan Hallinan Diamond & Jones, PC having filed an Objection to the Confirmation of said Chapter 13 Plan and the parties having subsequently resolved their differences; and the Court noting the consent of the parties to the form, substance and entry of the within Order; and for other and good cause shown:

IT IS on the day of , 2019, ORDERED as follows:

- 1. The debtor's plan is hereby amended to allow \$18,711.72 to be paid to Freedom Mortgage Corporation. Said amount reflects that found on Freedom Mortgage Corporation's Proof of Claim (Claim # 6).
- 2. If required by the Chapter 13 Trustee, Debtor agrees to amend his Chapter 13 Plan post-confirmation to provide for the arrears listed in Freedom Mortgage Corporation's allowed secured proof of claim (Claim # 6).
- 3. Debtor acknowledges that the monthly post-petition mortgage payment amount is subject to change in accordance with the terms of the note and mortgage.

4. This Consent Order shall be incorporated in and become a part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form, Content and entry of the within Order:

PHELAN HALLINAN DIAMOND & JONES, PC Attorneys for Secured Creditor: FREEDOM MORTGAGE CORPORATION

/s/ Andrew Spivack

Andrew Spivack, Esq.
Phelan Hallinan Diamond & Jones, PC
1617 JFK Boulevard, Suite 1400
Philadelphia, PA 19103

Tel: 856-813-5500 Ext. 31566

Fax: 856-813-5501

Email: andrew.spivack@phelanhallinan.com

Dated: 12/04/2019

/s/Roman Akopian Dated: 12/18/2019

Roman Akopian, Esquire Attorney for debtors

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United States Bankruptcy Court District of New Jersey

In re: Robinson Rosario Debtor Case No. 19-26982-VFP Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Jan 16, 2020 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 18, 2020.

db +Robinson Rosario, 179 Cambridge Avenue, Garfield, NJ 07026-3341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 18, 2020 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 16, 2020 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor Freedom Mortgage Corporation nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation

dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Marie-Ann Greenberg magecf@magtrustee.com

Robert Davidow on behalf of Creditor FREEDOM MORTGAGE CORPORATION nj.bkecf@fedphe.com

Roman Akopian on behalf of Debtor Robinson Rosario romanakopian.law@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers on behalf of Creditor Freedom Mortgage Corporation ecf@powerskirn.com
TOTAL: 9

TOTAL: 9